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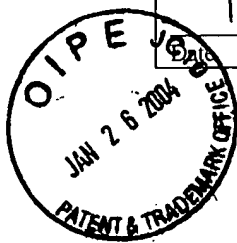
Name of Person Signing Certificate: _____

Valarie L. Benson

1-22-04

Valarie L. Benson

Signature



MAIL STOP NON-FEE AMENDMENT

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor: John J. Koresko V

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Conf. No.: 1681

Group Art Unit: 3624

Appln. No.: 10/086,924

Examiner: Stefanos Karmis

Filing Date: February 28, 2002

Attorney Docket No.: 10717-1U1

Title: SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN FUNDED WITH A VARIABLE LIFE INSURANCE POLICY AND/OR A VARIABLE ANNUITY POLICY

AMENDMENT

This Amendment is being filed in response to the Office Action dated November 25, 2003 (Paper No. 7) and is being timely filed within the shortened statutory period set for a response to the Office Action. No fee is believed to be due for filing this response. However, if any fee is due, please charge the fee to Deposit Account No. 50-1017 (Billing No. 210717.0002).

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